

United States Bankruptcy Court
Eastern District of New YorkIn re:
Sean M Murray
DebtorCase No. 17-44157-ess
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DI7Page 1 of 2
Total Noticed: 24

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db +Sean M Murray, PO Box 1110, Albany, NY 12201-1110
 aty +Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
 Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 9078284 +HSBC Bank, 2929 Walden Ave, Depew, NY 14043-2690
 9135438 +HSBC Bank USA NA, 1 Mortgage Way, Mount Laurel, NJ 08054-4637
 9135439 +HSBC MORTGAGE CORPORATION (USA), 2929 Walden Ave, Depew, NY 14043-2690
 9135440 +MR. COOPER, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
 9078285 +Mortgage Service Center, 2001 Bishop Gate B, Mount Laurel, NJ 08054-4604
 9078288 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
 9086235 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 9078286 +PHH Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
 9136737 +Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Dept MVS,
 Malvern PA 19355-0702
 9078289 +Walailuk Techama Murray, 40-52 75th St Apt SF, Elmhurst, NY 11373-1051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRJMCCORD.COM Dec 08 2017 18:28:00 Richard J. McCord, Certilman Balin Adler & Hyman,
 90 Merrick Avenue, East Meadow, NY 11554-1597
 smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Dec 08 2017 18:29:47
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
 Albany, NY 12205-0300
 smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Dec 08 2017 18:29:35
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
 U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 9078278 +EDI: AMEREXPR.COM Dec 08 2017 18:28:00 American Express, Post Office Box 981537,
 El Paso, TX 79998-1537
 9078279 EDI: BANKAMER.COM Dec 08 2017 18:28:00 Bank of America, Post Office Box 982238,
 El Paso, TX 79998
 9078280 +EDI: CHASE.COM Dec 08 2017 18:28:00 Chase Bank USA NA, Post Office Box 15298,
 Wilmington, DE 19850-5298
 9078281 EDI: DISCOVER.COM Dec 08 2017 18:28:00 Discover Fincl Svc LLC, Post Office Box 15316,
 Wilmington, DE 19850
 9078282 +EDI: HFC.COM Dec 08 2017 18:28:00 HSBC Bank, Post Office Box 9, Buffalo, NY 14240-0009
 9078283 EDI: HFC.COM Dec 08 2017 18:28:00 HSBC Bank USA NA, Post Office Box 4604,
 Buffalo, NY 14240
 9078287 EDI: TFSR.COM Dec 08 2017 18:28:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,
 Cedar Rapids, IA 52411

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue,
 East Meadow, NY 11554-1597

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Miriam Joy Rosenblatt on behalf of Creditor Nationstar Mortgage LLC mrosenblatt@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Richard J. McCord on behalf of Trustee Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.c
om
Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.c
om

TOTAL: 4

Information to identify the case:Debtor 1 **Sean M Murray**Social Security number or ITIN **xxx-xx-8657**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-17-44157-ess****Order of Discharge of Debtor(s)**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Sean M Murray

BY THE COURT:

Dated: December 8, 2017

s/ Elizabeth S. Stong
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.